UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

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Plaintiff,

CIVIL ACTION NO. 04-12109-PBS

v.

Citizens Bank of Massachusetts

Defendant.

NOTICE OF HEARING

SARIS, U.S.D.J. December 22, 2004

TAKE NOTICE that the above-entitled case has been set for a Hearing re: Bankruptcy Appeal on **February 16, 2005**, at **3:00 p.m.**, in Courtroom No. 19, 7th floor, U.S. District Court, 1 Courthouse Way, Boston, Massachusetts.

By the Court,

/s/ Robert C. Alba
Deputy Clerk

Copies to: All Counsel